

Information to identify the case:

Debtor 1	Jinhee Seo	Social Security number or ITIN xxx-xx-6078
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-28572-SLM		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jinhee Seo

12/15/17

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Jinhee Seo
 Debtor

Case No. 17-28572-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 25

Date Rcvd: Dec 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2017.

db	+Jinhee Seo, 102 Somerset Road, Norwood, NJ 07648-1927
517064267	+Alliance One Receivables Management, Inc, Target Card Services, PO BOX 660170, Dallas, TX 75266-0170
517064268	+Allied Interstate, LLC, PO BOX 361445, Columbus, OH 43236-1445
517064271	+Best Buy, PO BOX 6204, Sioux Falls, SD 57117-6204
517064273	+Borough of Harrington Park, 85 Harriot Ave., Harrington Park, NJ 07640-1500
517064276	+Client Services Inc., 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816
517064277	+ERC, PO BOX 1259, Dept. 98696, Oaks, PA 19456-1259
517064278	+Macy's, PO BOX 6167, Sioux Falls, SD 57117-6167
517064281	+Quicken Loans, Inc., c/o Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Mount Laurel, NJ 08054-3437
517064282	+Real Time Resolutions., Dept. 107656, PO Box 1259, Oaks, PA 19456-1259
517220868	+TD Bank, USA, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517064286	+United Collection Bureau, Inc., 5620 Southwyck BLVD, Suite 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Dec 15 2017 22:14:28 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 15 2017 22:14:27 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517064269	+EDI: AMEREXPR.COM Dec 15 2017 21:58:00 American Express, PO Box 297858, Fort Lauderdale, FL 33329-7858
517064270	EDI: BANKAMER.COM Dec 15 2017 21:58:00 Bank of America, PO BOX 982235, El Paso, TX 79998
517064274	+EDI: CAPITALONE.COM Dec 15 2017 21:58:00 Capital One Bank, PO BOX 71083, Charlotte, NC 28272-1083
517064275	+EDI: CITICORP.COM Dec 15 2017 21:58:00 Citi Card, PO BOX 6077, Sioux Falls, SD 57117-6077
517064279	+E-mail/Text: bnc@nordstrom.com Dec 15 2017 22:14:04 Nordstrom Card Services, PO Box 6566, Englewood, CO 80155-6566
517064280	EDI: PRA.COM Dec 15 2017 21:58:00 Portfolio Recovery Associates, LLC, PO BOX 12914, Norfolk, VA 23541
517065108	+EDI: RMSC.COM Dec 15 2017 21:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517064283	+EDI: RMSC.COM Dec 15 2017 21:58:00 Synchrony Bank, PO BOX 965064, Orlando, FL 32896-5064
517064285	+EDI: RMSC.COM Dec 15 2017 21:58:00 TJX Rewards, PO BOX 530949, Atlanta, GA 30353-0949
517064284	+EDI: WTRRNBNK.COM Dec 15 2017 21:58:00 Target Card Services, PO Box 660170, Dallas, TX 75266-0170
517064287	+EDI: WFFC.COM Dec 15 2017 21:58:00 Wells Fargo Business Direct, PO Box 29482, Phoenix, AZ 85038-9482

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 517064272 Boda Yoga Studio, LLC

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 25

Date Rcvd: Dec 15, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com, nj42@ecfcbis.com, gdelmonaco@mdmc-law.com; tcolombini@mdmc-law.com
Eric R. Perkins on behalf of Trustee Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com, nj42@ecfcbis.com, gdelmonaco@mdmc-law.com; tcolombini@mdmc-law.com
Jae Y. Kim on behalf of Debtor Jinhee Seo jkim@jyklaw.com, rmarelic@jyklaw.com; rmoon@jyklaw.com; jyklaw@yahoo.com; rchung@jyklaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5